

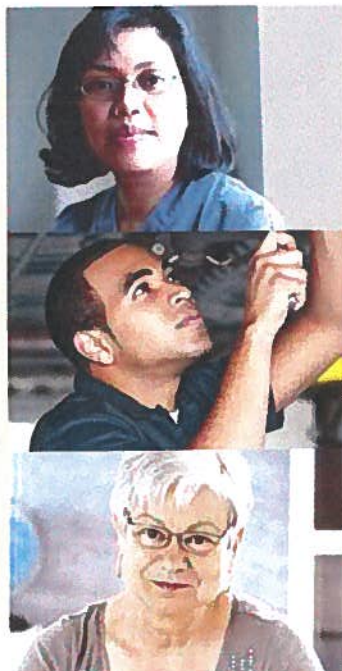
Meet ALICE



ALICE shifts a Portrait View



To a Landscape View



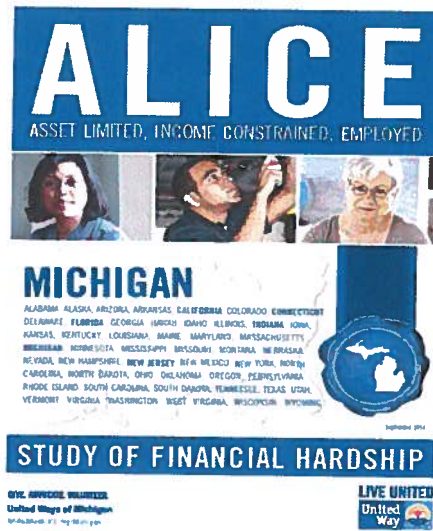
ALICE:

**Asset Limited
Income Constrained
Employed**



The ALICE Report

Powered by CMS Energy



Michigan ALICE Research Advisory Committee

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How Does the ALICE Report Reveal a Landscape View?

- Household Survival Budget
- ALICE Threshold
- ALICE Income Assessment
- Economic Viability Index



What does it cost to survive in MI?

Household Survival Budget

	monthly costs – MI average - 2012		2007-2012 percent increase
	Single adult	2 adults, 1 infant, 1 pre-k	
Housing	\$ 474	\$ 643	9%
Child care	\$ -	\$ 1,098	7%
Food	\$ 196	\$ 592	16%
Transportation	\$ 129	\$ 690	4%
Health care	\$ 345	\$ 514	27%
Miscellaneous	\$ 127	\$ 381	9%
Taxes	\$ 131	\$ 277	-8%
Monthly total	\$ 1,402	\$ 4,195	9%
ANNUAL TOTAL	\$ 16,818	\$ 50,345	9%
hourly wage	8.40/hour	25.17/hour	



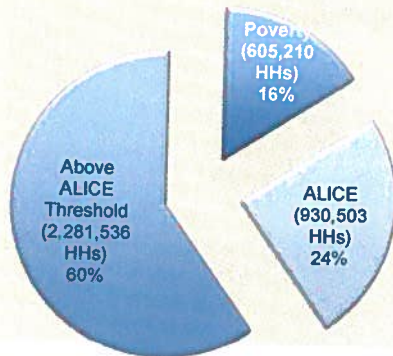
Who is ALICE?

In Michigan, 40 percent of households have income below the ALICE Threshold



Daily Record, 9.3.12

Michigan Households by Income, 2012



Household Thresholds in 2012

- Federal Poverty Level (3 people): \$19,090
- ALICE Threshold under 65 years old: \$35,000 - \$45,000
- ALICE Threshold over 65 years old: \$20,000-25,000

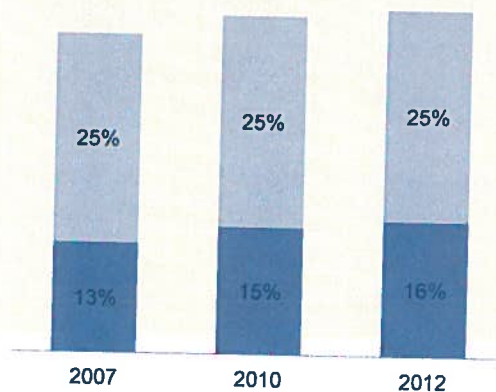
Source: American Community Survey, 2012, and Household Survival Budget



MICHIGAN: Number of households with income below the ALICE Threshold increased by 8 percent from 2007 to 2012.

Michigan Households by Income, 2007-2012

■ Poverty ■ ALICE



Total households:

2012: 3,817,249

2010: 3,810,831

2007: 3,849,007

2007-2012:

Total HHs decreased by 1 percent from 2007 to 2012.

Number of HHs below the ALICE Threshold increased by 8 percent from 2007 to 2012.

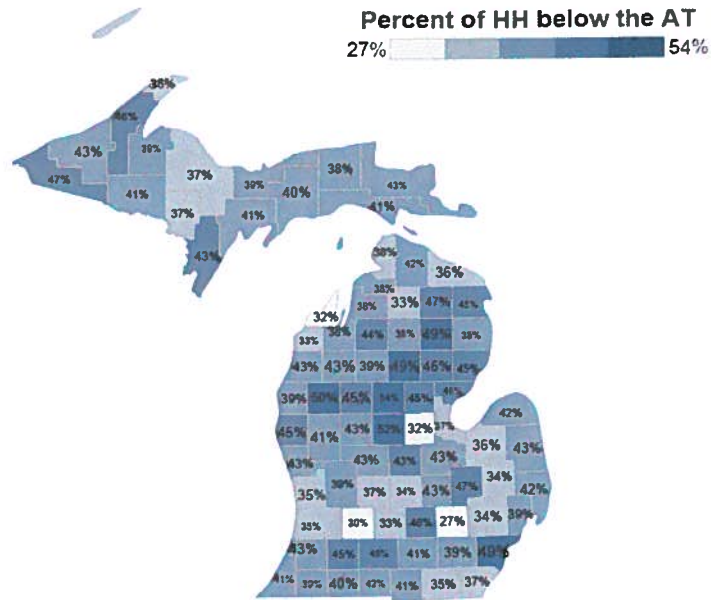
Note:

2007-2010: Total households decreased by 1% from 2007 to 2010 and the number of HH below AT increased by 5%.

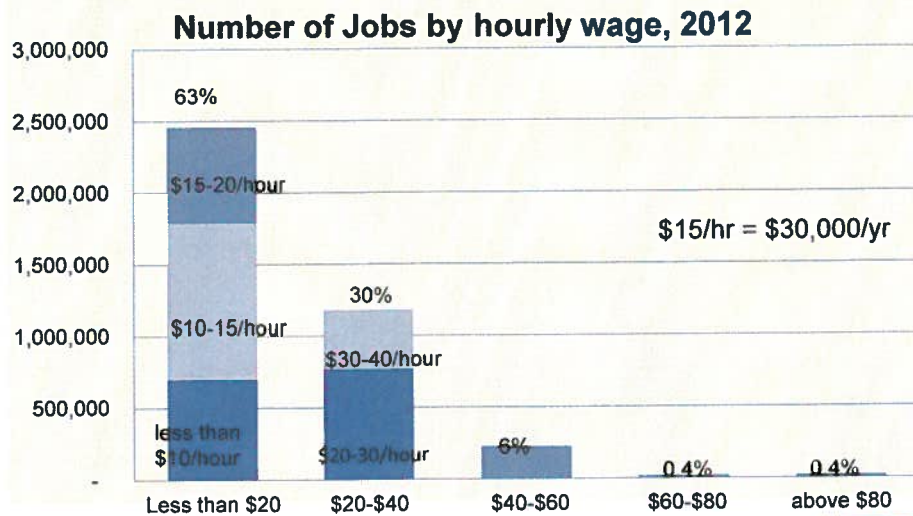
2010-2012: Total households remained flat from 2010 to 2012 and the number of HH below AT increased by 2%.



Percent of Households living below the ALICE Threshold¹



What are Jobs Paying in Michigan?



Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey - All Industries Combined 2012

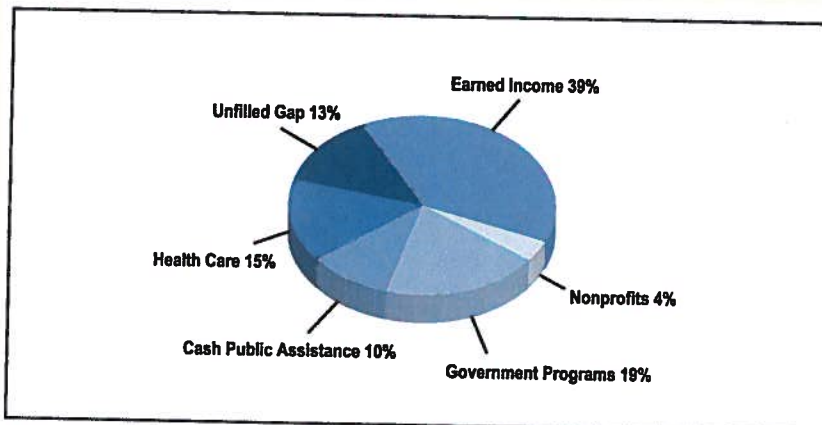
Michigan's 20 Most Prevalent Occupations

Occupation	Number of Jobs	Median Hourly Wage
Retail Salespersons	130,620	9.99
Office Clerks	111,320	13.30
Cashiers	91,320	9.13
Registered Nurses	90,540	30.69
Food Preparation, Including Fast Food	86,240	8.70
Customer Service Representatives	73,280	14.61
Waiters and Waitresses	69,790	8.78
Janitors and Cleaners	69,780	10.76
Team Assemblers	66,230	14.88
Stock Clerks and Order Fillers	62,670	10.24
Laborers and Material Movers	59,760	12.20
Sales Representatives	52,130	25.04
Nursing Assistants	51,490	12.34
Operations Managers	49,620	43.26
Heavy Truck Drivers	48,220	18.05
Secretaries and Administrative Assistants	45,710	15.89
Bookkeeping and Auditing Clerks	42,780	16.88
Teacher Assistants	41,390	12.90
Home Health Aides	36,460	9.92
First-Line Supervisors of Retail Sales Workers	36,310	17.07

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Categories of Income & Assistance for Households below the ALICE Threshold



Source: National Priorities Project's Federal Priorities Database, NCCS Data Web Report Builder, Fiscal Year 2012 Michigan State Budget; see Appendix E.

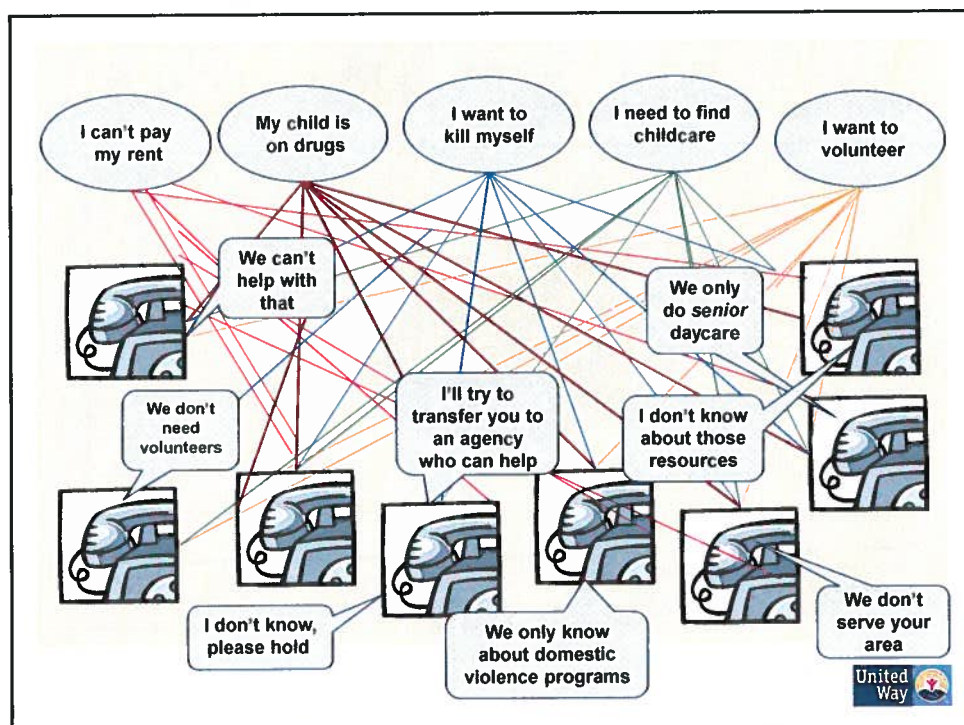
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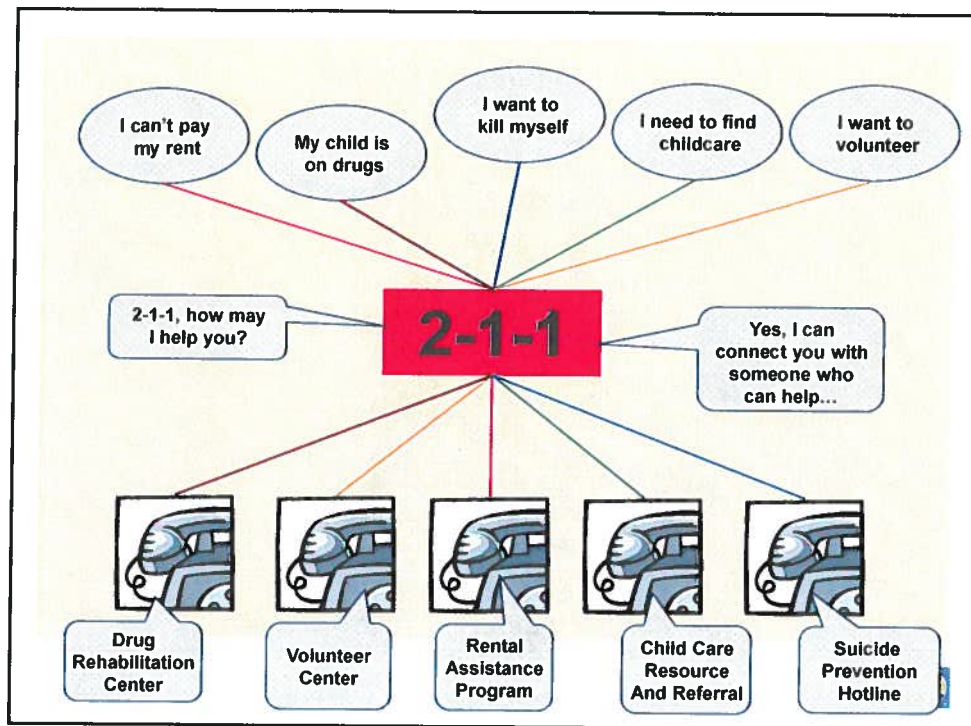


Consequences

Figure 22.
Consequences of Households Living Below the ALICE Threshold in Michigan

	Impact on ALICE	Impact on Everyone
HOUSING		
Substandard	Inconvenience and safety risks	Reduce local property values
Far from job	Longer commute, higher costs, less time	More traffic on road, workers late to jobs
Homeless	Disruption to job, family, education, etc.	Cost for shelter, foster care, health care
CHILD CARE		
Substandard	Safety and learning risks; health risks	Future burden on education system
None	One parent cannot work - foregoing immediate income and future promotions	Future burden on education system and other social services
FOOD		
Less healthy	Poor health; obesity	Less productive worker, future burden on health care system
Not enough	Poor daily functioning	Even less productive worker, future burden on social services
TRANSPORTATION		
Old car	Unreliable transportation and risk accidents	Worker late/absent from job
No insurance	Risk of fine, accident liability, license revoked	Higher insurance premiums, unsafe vehicles on the road
No car	Limit job opportunities/access to health care	Cost for special transportation
HEALTH CARE		
Underinsured	Forego preventative health; more out of pocket expense; less healthy	Workers sick in the workplace, spread illness, less productive
No insurance	Forego preventative health care; use	Higher insurance premiums; burden on



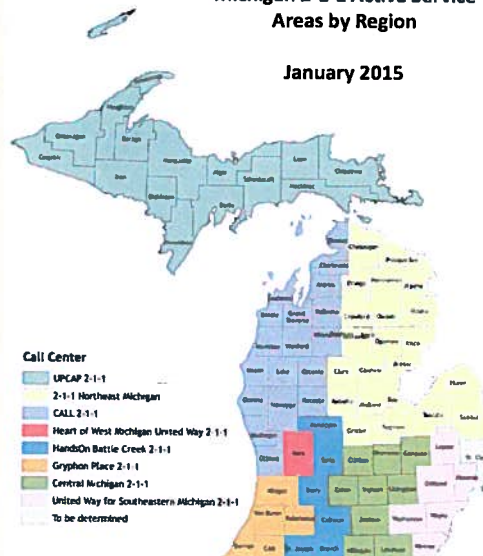


MI 2-1-1 Quick Facts

- 8 information centers
- Over 8,000 agencies offering 30,000 programs & services
- Over 498,000 direct requests and 550,000 web-based referrals in 2013
- Over 1,000,000 total requests for assistance
- 24/7/365 access
- Interpretation in over 180 languages
- Phone referrals are up an average of 12.3% in 2014

Michigan 2-1-1 Active Service Areas by Region

January 2015



ALICE and Community Impact strategies



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Michigan Association of United Ways

